

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 1, 1994, Justin C. O'Neal and wife, Heather M. O'Neal, executed a deed of trust to L. Patrick Sandlin, Trustee for the benefit of Community Mortgage Corporation, which deed of trust is recorded in Deed of Trust Book 698 at Page 259 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; pertaining to the following described property situated in said County and State, to-wit:

Lot 13, Village Square Subdivision, situated in Section 27, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, at Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the aforesaid deed of trust was assigned to Resource Bancshares Mortgage Group, Inc., by instrument dated April 6, 1994, and recorded in the office of the aforesaid Chancery Clerk in Book 717 at Page 592; and

WHEREAS, the aforesaid deed of trust was assigned to Norwest Mortgage, Inc., by instrument dated March 1, 1995 and recorded in the office of the aforesaid Chancery Clerk in Book 753 at Page 420 : and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said Norwest Mortgage, Inc., is the holder of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said trustee named in the original deed of trust or any subsequently appointed substitute trustee and;

NOW THEREFORE, Norwest Mortgage Inc., does hereby

STATE MS. - DESOTO CO.

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W.E. DAVIS CH. CLK.
By: G. Starkey oc

appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the original trustee or any subsequently appointed substitute trustee.

WITNESS THE SIGNATURE of Norwest Mortgage Inc., acting by and through its duly authorized officer, this the 18th day of April, 1995.

Norwest Mortgage Inc.

BY:

Louis J. Nicolella
Assistant Vice President

ATTEST:

Diane M. Christensen
Assistant Secretary
STATE OF Iowa

COUNTY OF Polk

Personally appeared before me, the undersigned authority in and for the and State aforesaid, the within named Louis J. Nicolella and Diane M. Christensen, known to me to be the Assistant Vice President and Assistant Secretary of the said Norwest Mortgage, Inc., who acknowledged to and before me that he/she signed and delivered the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said Corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 18th day of April, 1995.

Denise M. Whittington
NOTARY PUBLIC Denise M. Whittington

My commission expires: 03/24/96

Prepared by:
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